

**Information to identify the case:**

Debtor 1	<b>Julie C Freeman</b>	Social Security number or ITIN	xxx-xx-1503
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-32347-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Julie C Freeman

12/28/21

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Julie C Freeman  
Debtor

Case No. 15-32347-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 28, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2021:

Recip ID	Recipient Name and Address
db	+ Julie C Freeman, 1146 Loraine Avenue, Plainfield, NJ 07062-2046
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ WELLS FARGO BANK, N.A. AS SERVICER FOR U.S. BANK N, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515874244	+ AES, PO Box 2461, Harrisburg, PA 17105-2461
515899043	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, NAVIENT SOLUTIONS, INC ON BEHALF OF USA FUNDS, ATTN: BNKRPTCY LITIGATION UNIT E 3149, PO BOX 9430, WILKES-BARRE, PA 18773-9430
515874243	+ Aes, PO Box 61047, Harrisburg, PA 17106-1047
515874246	+ Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802
515874249	Chase Auto Finance, PO Box 71, AZ1-1352, Phoenix, AZ 85001-0071
515874253	+ Federal Loan Service, PO Box 60610, Harrisburg, PA 17106-0610
515874254	+ Kelvin Freeman, 1146 Loraine Avenue, Plainfield, NJ 07062-2046
516101733	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
515999333	+ U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
515874259	U.S. Department of Education, PO Box 530260, Atlanta, GA 30353-0260
515874258	U.S. Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169
515874257	U.S. Department of Education, PO Box 4609, Utica, NY 13504-4609
515874256	U.S. Department of Education, PO Box 746000, Atlanta, GA 30374-6000
515874260	+ U.S. Department of Education, PO Box 618064, Chicago, IL 60661-7992
515874263	Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 28 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 28 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517543018	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2021 20:26:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708
515874250	+ EDI: CHASEAUTO	Dec 29 2021 01:28:00	Chase Auto Finance, PO Box 31167, Tampa, FL 33631-3167
515874247	+ EDI: CHASEAUTO	Dec 29 2021 01:28:00	Chase Auto Finance, PO Box 5210, New Hyde Park, NY 11042-5210
515874248	+ EDI: CHASEAUTO	Dec 29 2021 01:28:00	Chase Auto Finance, 201 N. Center Avenue, Phoenix, AZ 85004-1071
515874252	EDI: CHASEAUTO	Dec 29 2021 01:28:00	Chase Automotive Finance, PO Box 15607, Wilmington, DE 19886-1321

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516100978	EDI: JPMORGANCHASE	Dec 29 2021 01:28:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
515874261	+ EDI: ECMC.COM	Dec 29 2021 01:28:00	US DEpartment of Education, PO Box 5609, Greenville, TX 75403-5609
515874262	EDI: WFFC.COM	Dec 29 2021 01:28:00	Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
515874264	+ EDI: WFFC.COM	Dec 29 2021 01:28:00	Wells Fargo Home Mortgage, MAC 109286-014, PO Box 1629, Minneapolis, MN 55440-1629
515874265	+ EDI: WFFC.COM	Dec 29 2021 01:28:00	Wells Fargo Home Mortgage, PO Box 17339, Baltimore, MD 21297-1339

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515874245	*+	AES, PO Box 2461, Harrisburg, PA 17105-2461
515874251	*+	Chase Auto Finance Corp., PO Box 5210, New Hyde Park, NY 11042-5210
519460013	*+	JULIE C. FREEMAN, 1146 LORAIN AVENUE, PLAINFIELD, NJ 07062-2046
515874255	*+	Kelvin Freeman, 1146 Loraine Avenue, Plainfield, NJ 07062-2046

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Julie C Freeman herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 wbecf@brockandscott.com, matthew.fissel@brockandscott.com
Nicholas V. Rogers	

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on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST  
2007-WFHE3, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE3 nj.bkecf@fedphe.com

TOTAL: 5